



BCBSF CENTRAL ARCHIVES QUESTIONNAIRE

1. I have information that could make a contribution to the Central Archives:

Yes ☒ No ☐

and will forward to Jan Rogers at the following address along with any mailing costs for reimbursement:

Jan Rogers
Board Administration
Blue Cross and Blue Shield of Florida, Inc.
4800 Deerwood Campus Parkway
Jacksonville, FL 32236-0729
Phone: 904-905-6105
Fax: 904-905-0800
e-mail: jan.rogers@bcbsfl.com

2. I would be interested in a personal interview:

Yes ☐ No ☒

3. I am interested in receiving the following information (check one):

- (a) Annual Report
(b) ☒ Quarterly *Perspectives* Newsletter
(c) Bi-monthly *Quick Connections*

[Note: Items (b) and (c) are employee publications that share information on current projects and programs.]

- (d) Other

NAME: MARY E. HERBERT
(904) 448-4089

DATE: 6/27/00



P.O. Box 1798
532 Riverside Avenue
Jacksonville, Florida 32231
Claims and Membership Assistance: (904) 354-3331
All Other Departments: (904) 791-6111

*Mailed
11/29 J.M.*

November 30, 1978

TO: Mr. Herbert's Retirement Dinner Ad Hoc Committee --
Mrs. Helen Brown Adams, Joseph G. Matthews, M.D.,
G. Emerson Tully, Ph.D., J. Champneys Taylor, M.D.

FROM: Dave Mancini -- (requested as Staff liaison by Mr. Herbert)

SUBJECT: Initial check list of considerations for Mr. Herbert's
Retirement Dinner on January 19th at the Timaquana
Country Club

December Ad Hoc Committee Meeting

Dr. Tully has advised me that he will be calling the Committee members together early in December to make decisions on considerations for the January 19th affair. Following is an initial list of considerations. Please bring your thoughts on these to the December meeting.

Time of Function

Reception: 7:00 p.m. to 8:00 p.m.

Dinner: 8:00 p.m. to 9:00 p.m.

Menu

A list of reception hors d'oeuvres menus and banquet menus has been requested from the club and will be reviewed and decided upon at the December meeting.

Guest List

This is being developed by Mr. Herbert and several Staff personnel who are involved in specific areas of the Plans' involvement. This list will be reviewed for possible special additions at the December meeting. The Ballroom at the Timaquana Club will seat 250. The preliminary list of attendees already comes to 249. I will have the guest list with me for the December meeting.

Hotel Reservations

These are being handled by Mrs. Edwina Thornton. An early December Ad Hoc Committee meeting will greatly facilitate this responsibility.

Transportation

Special transportation will be arranged for out-of-town guests requiring it.

Head Table Seating

The decision as to who will sit at the head table should be decided at the December meeting.

Master of Ceremonies

At the December meeting a decision should be made as to who will be responsible for what portions of the function.

Introductions - (both head table and special guests in audience)
Gift presentation

Table Arrangements

Mrs. J. Champneys Taylor has agreed to make arrangements with the club regarding table arrangements. She also offered to supervise floral arrangements, etc.

Music

Consideration should be given to having a small band for after dinner. Dancing appeared to be quite popular at the last Informational Meeting. A representative from the club says with 250 guests there would still be room for a small dance area.

*The Directors and Officers
of
Blue Cross of Florida, Inc. and Blue Shield of Florida, Inc.
cordially invite you to join
the friends and associates of
J. W. Herbert
at a retirement dinner to be given
in testimony to his thirty-three years of service
Friday, January 19, 1979*

Timuquana Country Club

428 Timuquana Road

Jacksonville, Florida

7:00 p.m. Reception

8:00 p.m. Dinner

R.S.V.P.

*You Are Cordially Invited to Attend
A Retirement Reception Honoring*

J.W. Herbert

*Following Thirty-Three Years of Service
to Blue Cross and Blue Shield
Friday, February Twenty-Third
Nineteen Hundred Seventy-Nine*

*4:00 p.m. - 6:00 p.m.
Blue Cross and Blue Shield
Third Floor Cafeteria*

*Regrets Only
Arlene Shainbrown
791-6408*

The State Of The

Economy: Local Experts Discuss The Problems, Solutions

Lee Ann Volkman, Research (C.O.S.)

Advocates Cap On U.S. Spending

By CAROL FRYE
Journal Staff Writer

John W. Herbert, president of the Florida Blue Cross and Blue Shield, said he believes the nation's first move against inflation should be a cap on federal government spending based on the gross national product.

"In Jacksonville, we spend a lot of money talking about building a new airport or whether to levy 10 percent sales tax," he said. "We look at the revenue available and the priorities."

Herbert explained local government has a natural distaste for a ceiling imposed on the earning capacity of citizens.

"At present, there is no pressure in Washington," he said, "and the lack of boundaries has led to unproductive spending. The government's tendency to land a man on the moon in a decade as an example of unproductive spending," Herbert said.

"If we were employed at the Kennedy Space Center and a road was completed at the compound, the traffic would stall for a while and the government would borrow money to pay the men for not doing any," he said. "It wouldn't make any difference if it took 15 years to get to the moon. That's waste."

A cap on federal spending would force allocation of the available funds into the most productive programs, he said.

Describing inflation as "the most vicious thing there is," Herbert said competitive forces are the best tools for fighting escalating prices, but it is the government's business to ensure there is true competition in the marketplace.

He expressed doubt that true competition exists in all industries, citing Mobil Oil Co.'s recently announced intention to merge with Marcor Inc.

"The oil companies have been telling us they need extra profits for exploration to increase production," he said, hinting the proposed Mobil-Marcor merger is a move to eliminate competition. "This seems a departure from their oil exploration claims."

Herbert called for more vigorous government investigations of corporate mergers to learn if consumer benefits would result.

Antitrust laws should be enforced when firms attempt to stifle competition, he said.

Real increases in productivity also could be the government's business, he said,



John W. Herbert

by allowing companies tax breaks for the purchase of equipment to stimulate production.

"You don't get much increase in productivity by urging laborers to work harder," he said.

Herbert did not say government has contributed to the nation's economic woes, but he said Congress often is unaware of the economic impact of its decisions because members are inexperienced.

"Terms of congressmen are too short," he said, referring to U. S. House members who serve two-year terms. "That's insufficient time to study. They have to get back home and make speeches."

House terms need to be lengthened, he said, to give members time to learn the intricacies of the nation's complex problems.

Herbert also blamed easy credit for a share of the price spiral, explaining the risk of loan defaults is covered in the prices of some items.

"That's another unproductive cost," he said. "The price goes up without adding any value to the object."

Calling for an increased effort to educate consumers and future consumers to the pitfalls of easy credit, he said, "It's a hell of an indictment against our educational system that we can't get people to figure out it costs money to buy on time."

As for appeals to consumers to restrict spending, he said, "It's easy to say cut down, but the amount consumers are able to do that is relatively small."

"They have few options," he said. "The consumer has no option to buy a lower-priced car without pollution-control equipment or seat

belts. He has no option to reject high-priced electricity."

"Pinches on the consumer's budget are, however, reflected in labor's demands for wage hikes, he said.

"Labor is asking for escalator clauses (pay raises tied to the cost of living) and they have a point there, but the question is: Can we keep prices down?" Herbert said.

Inflation control at home also would blunt the effect of world inflation, he said.

"World inflation is a major factor to the extent we buy what they make," he said. "With the exception of oil, the consumer has a choice there."

Citing the economic axiom of diminishing returns, Herbert explained, "When foreign prices reach a certain level, the consumer can decide not to buy that Swiss watch."

Summarizing, he said, "We've operated on the theory for some time now that we can stand a mild amount of inflation coupled with increased productivity."

"But it's better to have a certain amount of unemployment than the kind of inflation we have now which is totally destructive to society."



INTER OFFICE MEMO

TO: All Employees AT: DATE 9/28/87

FROM: William E. Flaherty AT:

SUBJECT: MEMORIAM FOR JOHN W. (JACK) HERBERT
IMMEDIATE PAST PRESIDENT -- FLORIDA PLAN

We are deeply saddened by the death of John W. (Jack) Herbert, immediate past president of Blue Cross and Blue Shield of Florida. Jack passed away on Monday, September 28th, following open heart surgery which was performed on September 21st. His many contributions to Blue Cross and Blue Shield of Florida will long be remembered and appreciated, and his continuing friendship and support since his retirement will be greatly missed.

Mr. Herbert joined the Florida Plan in 1948 as assistant executive director. At that time, the Blue Cross Plan was only four years old and Blue Shield two years old, with only a handful of employees. He became senior vice president of Blue Cross in 1968 and of Blue Shield in 1969. In June 1970, he was appointed president of the Florida Plan and served in that capacity until his retirement in March 1979. His 33-year history with Blue Cross and Blue Shield began in 1945 when he joined the Marketing Division of Blue Cross of Illinois.

During Mr. Herbert's tenure as president, among the Florida Plan's accomplishments were: leading the nation in the development of the Migrant Worker's Program; instituting the Prospective Charge Payment Program for Hospitals, an integral part of the Plan's cost containment effort; offering the first major protection to direct pay health insurance subscribers; developing the automatic processing of major medical claims; and completing the construction of the 20-story tower.

At the national level, he served as chairman of the Inter-Plan Bank Board and was a director of the Blue Cross Association Board. In Jacksonville, he served as a director of the Civitan Club, the Atlantic National Bank, and chairman of the National Alliance of Businessmen. Since his retirement from BCBSF, he served as chairman of the Lay Advisory Board of St. Catherine Laboure Manor, member of the Joint Advisory Committee for St. Vincent DePaul Stewardship Services, and member of the St. Vincent's Medical Center Community Services Board.

A Rosary Memorial will be held Tuesday, September 29, at 7:00 p.m. in Holy Family Catholic Church, 9800 Baymeadows Road. Services will be held at Holy Family at 10:00 a.m. on Wednesday, September 30.

In lieu of flowers, the family has asked that contributions be made to St. Vincent's Medical Center, St. Catherine LaBoure Manor, or the Holy Family Catholic Church Building Fund, all located in Jacksonville.

Bill Flaherty

-- W. E. Flaherty

WEF/jr





P.O. Box 60729
532 Riverside Avenue
Jacksonville, Florida 32236-2729
(904) 791-6100

WILLIAM E. FLAHERTY
President

April 18, 1988

Mrs. John W. Herbert
10040 Leisure Lane South
Jacksonville, FL 32216-7108

Dear Mary:

It gives me great pleasure to announce to you that the Board of Directors of Blue Cross and Blue Shield of Florida approved the creation of a \$3,000 annual educational scholarship in memory of your husband, Jack, whose leadership over the years helped the Florida Plan to grow and serve the community. The John W. Herbert Annual Education Scholarship will be awarded to a worthy son or daughter of an employee of Blue Cross and Blue Shield of Florida to pursue a four-year degree at the University of North Florida. Eligibility requirements are as follows:

- (1) One of the student applicant's parents must have completed at least five continuous years of employment with Blue Cross and Blue Shield of Florida.
- (2) The applicant must plan to pursue a four-year college degree and attend college on a full-time basis.
- (3) The applicant must pursue a four-year college degree in the field of health care, business administration, economics or a health-care related field.
- (4) The total combined annual earnings of the applicants family must not exceed \$50,000.
- (5) The applicant must submit to the Scholarship Review Committee:
 - (a) A transcript of high school grades;
 - (b) A personally written essay on, "Why I want to pursue a college education;"
 - (c) A copy of his/her parents most recent Income Tax Return(s) and/or other appropriate documentation verifying the family's combined income;

Mrs. John W. Herbert
Page 2
April 18, 1988

(d) Letters of recommendation from two of the following:

- . High school principal or teacher
- . High school guidance counselor
- . Minister, priest or rabbi
- . Recognized civic leader who is in a position to make a personal recommendation

(e) Applicant's score from Pre-Scholastic Aptitude Test (PSAT) or Scholastic Aptitude Test (SAT); and

(f) Letter of acceptance from an eligible college or university.

Mary, we can think of no greater tribute to the leadership and values that Jack exemplified at Blue Cross and Blue Shield of Florida over the years than this living memorial. As soon as the selection has been made, we would like to invite you and your family to a presentation ceremony and would be honored to have you present the Scholarship to the 1988 recipient.

You may also be pleased to know that a similar Scholarship in the name of Picks Schroder will also be awarded to a deserving applicant.

With warm personal regards,

Sincerely,

A handwritten signature in cursive script, appearing to read "Bill", with a horizontal line underneath.

William E. Flaherty

WEF/jr



Pick Schroeder

John Hubert

new
W *addition to 2 story Bldg*

With the completion on February 29, 1968 of an eight-floor addition to our Riverside building complex, we have been able to centralize six Jacksonville locations into one home office operation designed for maximum efficiency and economy.



THE WHITE HOUSE

WASHINGTON

March 5, 1973

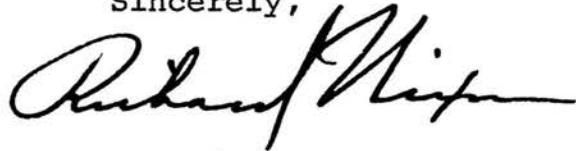
Dear Mr. Herbert:

It was a great pleasure to learn that you have agreed to serve as Chairman of the National Alliance of Businessmen for the Jacksonville metropolitan area.

The continued success of the JOBS program is clearly attributable to the efforts of the business community whose members have voluntarily given their time and resources to motivate our disadvantaged, unemployed, and underemployed. And, thanks to the work you are doing, our returning veterans have the opportunity to acquire the tools to help them become skilled, self-respecting, and productive contributors to civilian life.

I firmly believe that your efforts greatly strengthen the moral and economic fibre of our society, and that this vital program contributes to the welfare of every American. As you assume your challenging new responsibilities, you have my very best wishes for every success.

Sincerely,

A handwritten signature in dark ink, appearing to read "Richard Nixon", written in a cursive style.

Mr. John W. Herbert
President
Florida Blue Cross & Blue Shield
Post Office Box 1798
Jacksonville, Florida 32201

"Typically American" is the way I.W. "Jack" Herbert responds to questions about extravagance in health care delivery. But, as Herbert is quick to add, "We are extravagant in our clothing and in our cars — we won't accept anything without air-conditioning and all the other extras."

Herbert retired Friday as president of Blue Cross and Blue Shield of Florida. He came with the Florida organization in 1948 when enrollment was 160,183, a figure which had swelled one hundred fold by the time of his retirement.

Health care now represents 8½ percent of America's gross national product and many Americans feel hospital and medical costs have gotten out of hand.

Yet, with 20 million Americans now classified as senior citizens, Herbert notes that "when you prolong life, you're going to have bills you wouldn't have had otherwise."

When Herbert arrived in Florida from Chicago where he started in 1945 with the Blue Cross headquarters, he found the biggest problem and one that persisted through the 1950s and 1960s was getting health care insurance to people who didn't have it. In the state's agriculturally based economy of that time, that meant enrolling farmers.

"Working through the Farm Bureau Federation, we showed them that the difference between group and individual rates was enough to pay their membership in the Farm Bureau," he recalled. Today all ma-

For employers provide health care insurance and even Florida's migrant farm laborers have a modicum of coverage through the umbrella of the federal government.

"We worked out with employers ways to make double deductions (for seasonal farm workers) while they were working and then they could schedule whatever they had to have done during the summer when they weren't working," he said.

**Skip
Livingston**



"It all sounds so simple now," he said, "but we were trying to find a way to enable people to do it themselves — the American way. Now practically all employers have sales people banging on their doors five days a week with health insurance."

Herbert has three perspectives on the industry which he served for a lifetime. As a medical social worker fresh out of Scranton (Pa.) College, he recalled: "I saw a lot of people

who needed care but couldn't get it."

Then during World War II he was an officer aboard a U.S. Navy hospital ship. "Budgets didn't enter into that world. . . . I knew I didn't want any part of the government after that."

Finally, there was Blue Cross, to which an uncle referred him in Chicago. It offered a sensible program, he thought, where there were budgetary parameters and yet a vehicle for serving people's health care insurance needs. In 1945 only about 1 million people were enrolled in health insurance.

Today, nearly everyone is.

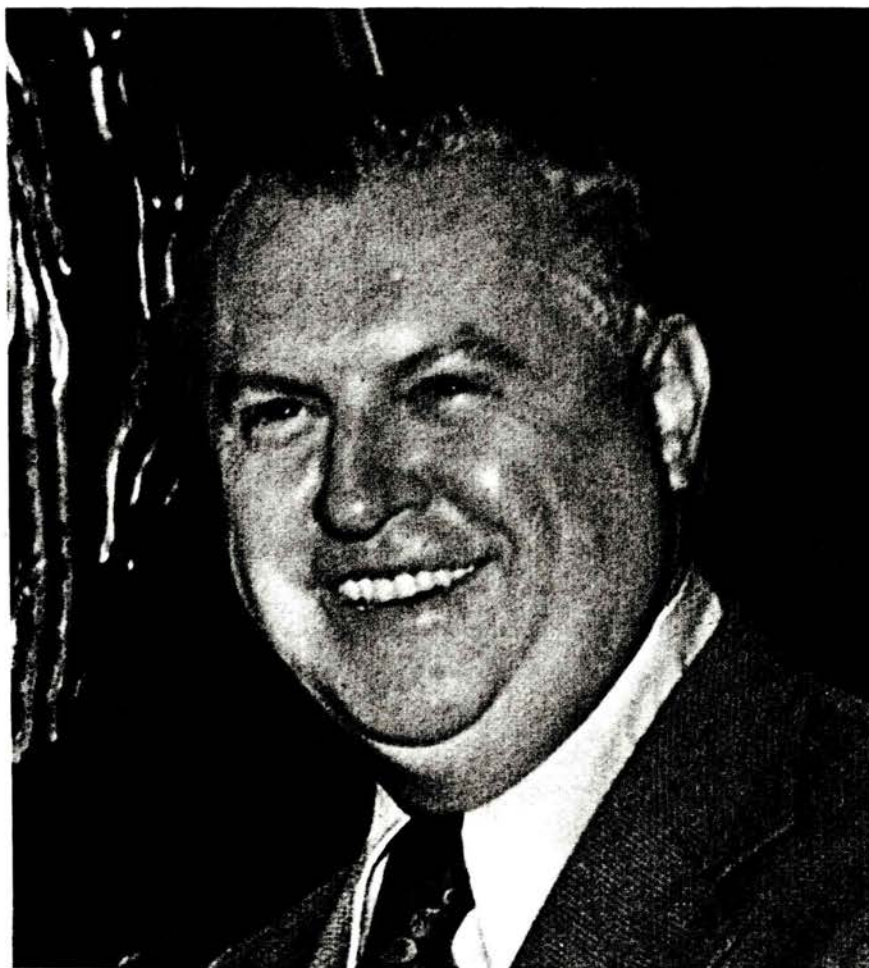
Despite the ballooning of health insurance, Herbert proudly notes that

administrative costs today are the same as they were 10 years — 10 percent of the health insurance dollar.

Today's major concern has shifted from a distribution problem — getting insurance to people who need it — to the question of how to spend health care dollars, said Herbert. Still to be resolved is the basic question of whether health insurance should only shield the subscriber from a catastrophe or should cover health maintenance.

But how about climbing medical costs? Is there an answer? From Jack Herbert, who spent a third of a century in the business, comes back candidly: "I don't really know."

(Skip Livingston is a business writer for The Florida Times-Union.)



J. W. "Jack" HERBERT

- 1948 – Mr. Herbert reported for work at Florida Blue Cross and Blue Shield as Assistant Executive Director. Enrollment was 160,183.
- 1949 – The Florida Blue Cross Plan celebrated its 5th year of operation.
- 1950 – The first non-group contract was offered.
- 1951 – The name of the corporation was changed from the Florida Hospital Service Corporation to Blue Cross of Florida, Inc.
- 1952 – Enrollment reached 316,226.
- 1953 – 648 physicians received Blue Shield payments amounting to \$1,000 or more for the year.
- 1954 – Blue Cross celebrates its 10th anniversary.
- 1956 – Plan growth to 737,121 members and an addition to the home office building was required.
- 1958 – The Professional Relations Department was organized and headed by Joe Stansell.
- 1960 – The Federal Employee Program was initiated with 50,000 Federal Employees being covered by Florida Blue Cross and Blue Shield.
- 1962 – Four years before Medicare started we offered senior citizens coverage.
- 1964 – The Florida Plans ranked 16th in size nationally. Experience rating was first utilized for determining group rates, and our cost saving Coordination of Benefits program got under way.
- 1966 – The Medicare program was initiated by the Federal Government with Florida Blue Cross and Blue Shield both being selected as fiscal intermediaries.
- 1967 – The number of subscribers had climbed to over one million, and total payments for care, including Medicare, came to over \$131 million.
Construction started on our eight floor addition to our home office building.
- 1968 – The Blue Shield UCR contract was approved by the Insurance Department and the Utilization Review and Planning Departments were established.
- 1970 – Mr. Herbert became President and enrollment increased by 115,303 subscribers, the largest yearly gain in our history.
- 1972 – Payments to hospitals totaled over \$426 million.
- 1973 – Blue Cross' new emblem was introduced eliminating the seal of the American Hospital Association from the center of the cross.
Florida Blue Shield was awarded a plaque by the National Association for the Plan with the greatest percentage gain in membership.
- 1975 – Florida Plans lead the nation with the development of the Migrant Workers' Program.
- 1976 – As an integral part of our cost containment program, the Prospective Charge Payment program for hospitals was instigated.
- 1977 – Major protection to Direct Payment subscribers was offered for the first time, and total payments to hospitals amounted to over \$1 billion.
- 1978 – The automatic processing (piggy-backing) of Major Medical claims was developed.
- 1979 – January 15th, William E. Flaherty became President of the Florida Plans.
February 23rd J. W. Herbert, past President, was honored by all employees upon his retirement for his thirty-three years of service to the Blue Cross and Blue Shield ideals and principles.

My Fellow Employees,

As you know by now, I am retiring today after 33 years of service with Blue Cross and Blue Shield. I have mixed feelings about retirement since I am looking forward to the time off, and yet feel a sense of loss at leaving the many friends I have known through these years.

I joined Blue Cross in Chicago in 1945 in the Marketing Department and three years later came to the Florida Plans as Assistant Executive Director when we were located in the Seminole Hotel Annex downtown. I have served as your President since June, 1970.

When I arrived in Jacksonville in 1948, Blue Cross of Florida was only four years old and Blue Shield had been chartered two years earlier. There was only a handful of employees to handle the 113,000 subscribers of our prepaid health care program.

In 1951 it was time to consolidate our three downtown locations, and our original two-story building was completed on Riverside Avenue. In 1956 the May Street addition was finished.

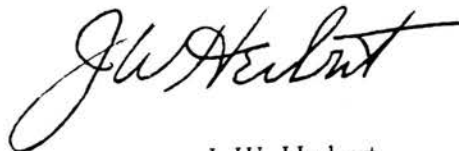
By 1965 the Plans had grown to a very respectable size. As many of you remember when we were awarded the Medicare contract in July, 1966, the Plans really began to grow. We were in the 400 Building and then expanded into the Universal Marion Building downtown. Our Riverside office was bursting at the seams and we built our present 10-story office addition which was dedicated in April, 1968.

Blue Cross of Florida celebrated its 30th anniversary the same year the new 20-story tower was completed in January, 1974. During my years as your President, enrollment showed a net increase of 1,700,000 and I watched us grow to over 3,000 employees.

As I leave here today, I am retiring from working for wages, but I plan to devote time to my other interests in civic and church affiliations, health oriented agencies, play some golf, and travel with my wife, Mary. I'm also looking forward to having more time to enjoy my six children and their families.

Throughout my 33 years with our organizations, it has been my pleasure to personally be associated with hundreds of you here in Jacksonville as well as many employees in our 18 branch offices. Looking back over these years, they have been filled with challenge, opportunity, and the satisfying and reassuring feeling that I have, with your help, made a small contribution to my fellow man. These years have been filled with the opportunity to work with the greatest group of people on earth, and I have enjoyed all of it. I hope you receive the same satisfaction from your contributions.

I will miss the friends I have made, and although it is not possible for me to thank each one of you personally, please accept this message as my expression of thanks for the warmth, friendship, and cooperation you have given me during the time it has been my pleasure to be associated with you. Most of you have met my successor, Bill Flaherty, who became President on January 15. I know all of you will give him your full support and cooperation.

A handwritten signature in black ink, appearing to read "J. W. Herbert". The signature is fluid and cursive, with a large, stylized initial "J" and a long, sweeping underline.

J. W. Herbert

My Fellow Employees,

As you know, I am retiring today after thirty-three years of service with Blue Cross and Blue Shield. I have mixed feelings about retirement since I am looking forward to the time off, and yet feel a sense of loss at leaving the many friends I have known through these years.

I joined Blue Cross in Chicago in 1945 in the Marketing Department and three years later came to the Florida Plans as Assistant Executive Director when we were located in the Seminole Hotel Annex downtown, since torn down. I have served as your President since June, 1970.

When I arrived in Jacksonville in 1948, Blue Cross of Florida was only four years old and Blue Shield had been chartered two years earlier. There was only a handful of employees, about 65 as I remember, to handle the 113,000 subscribers of our prepaid health care program.

However, we grew and in 1951 it was time to consolidate our three downtown locations, so our original two-story building was completed on Riverside Avenue, also now torn down. In 1956 a two story May Street addition was finished but we put enough concrete in the ground so we could add eight more stories if we ever needed them. We didn't think we would.

By 1965 the Plans had grown to a very respectable size. As many of you remember when we were awarded the Medicare contract in July, 1966, the Plans grew some more. We were in the 400 Building downtown and then expanded into the Universal Marion Building downtown. Our Riverside office was bursting at the seams we added the eight stories we had planned back in 1956 and this is how long it took to build our present 10-story office building which was dedicated in April, 1968.

Blue Cross of Florida celebrated its 30th anniversary the same year the new 20-story tower was completed in January, 1974. During my years as your President, enrollment showed a



net increase of 1,500,000 and I watched us grow to over 3,000 employees.

As I leave here today, I am retiring from being ruled by the clock and the appointment book, but I plan to devote time to my other interests in civic and church affiliations, health oriented agencies, play some golf, and travel with my wife, Mary. I'm also looking forward to having more time to be with my six children and their families.

Throughout my thirty-three years with our organizations, it has been my pleasure to personally be associated with hundreds of you here in Jacksonville as well as many employees in our eighteen branch offices. Looking back over these years, they have been filled with challenge, opportunity, and the satisfying and reassuring feeling that I have, with your help, made a small contribution to my fellow man. These years have been filled with the opportunity to work with the greatest group of people on earth, and I have enjoyed all of it. I do hope you receive some of the same satisfaction from your own work and personal contribution to the company's well being.

I will miss the friends I have made, and although it is not possible for me to thank each one of you personally, please accept this message as my expression of thanks for the warmth, friendship, and cooperation you have given me during the time it has been my pleasure to be associated with you. Most of you have met my successor, Mr. Bill Flaherty, who became President on January 15. I know all of you will give him your full support and cooperation. He has had many years of experience in Blue Cross and Blue Shield and is known as a builder of people as well as organizations.

In closing, I wish you the very best in your chosen work and good health for all the years to come.

Thank you for the last opportunity to talk with you.

2/23/79

Tribute
to
J. W. HERBERT
on his
retirement.



**Blue Cross
Blue Shield**
of Florida

3/8/77

BIOGRAPHICAL INFORMATION -- J. W. HERBERT, PRESIDENT, BLUE CROSS OF FLORIDA, INC.
PRESIDENT, BLUE SHIELD OF FLORIDA, INC.

Birth Date: °June 20, 1915, Scranton, Pennsylvania

Education: °Graduated from Scranton University, Scranton, Pa., 1937

Employment Record: °Medical Social Service Representative - State of Pa.

°4 years in the Navy as Supply Officer on a hospital ship --
Discharged as Lt. Commander

°Joined Blue Cross of Chicago in 1945

°Joined Blue Cross and Blue Shield of Florida as Assistant
Executive Director in 1948 (September)

°Became President of Blue Cross and Blue Shield of Florida, May 1970

Offices Presently
Held: °Member of the Board of Governors of the Blue Cross Association

°Chairman of the Board of Directors of Health Services, Inc.

°Member of the Federal Employee Program Board of Managers -- Blue
Cross Association

°Member of the Board of Directors of the Jacksonville Health
Systems Agency

°Member of the Board of Directors of the National Alliance of
Businessmen

Offices Formerly
Held: °Metro Chairman of the National Alliance of Businessmen

°President of the Civitan Club of Jacksonville

Membership: °San Jose Country Club, Jacksonville

°River Club, Jacksonville -- Member of the Board of Directors

°Knights of Columbus

°The Florida Council of 100 -- Resident Member

Personal: °Home Address -- 10040 Leisure Lane
Jacksonville, Florida 32216

°Married

JOHN P. WALSH

6420 S.W. 114 STREET,
MIAMI, FLORIDA 33156

(305) 666-5813

February 1, 1979

Mr. and Mrs.
John W. Herbert
10040 Leisure Lane South
Jacksonville, Florida 32216

Dear Mary and Jack:

It was a real privilege and a pleasure to join all the others in honoring the two of you the other night.

While I have had the occasion to attend similar events, I have never been to one that demonstrated the deep love, affection, and warm regard that permeated the room the entire evening for you both. It was a thrill just to be part of it.

I also appreciate the time, which in your usual unselfish way, you shared with me Saturday... and thank you for your fine personal comments. You are a true friend, Jack! I shall certainly look forward to seeing the two of you again in the near future.

Warmest personal regards.

Most cordially,

A large, stylized handwritten signature in cursive script that reads "Jack". The signature is written in dark ink and is positioned above the printed name "John P. Walsh".

John P. Walsh

JPW:ajp



F. R. Higginbotham
President

3348 Peachtree Road, N.E.
P.O. Box 4445
Atlanta, Georgia 30302
404/266-9355

February 6, 1979

Dear Jack:

Jean and I were pleased to be included with the host of friends and associates who honored you and Mary on January 19. We enjoyed not only your friends but also getting to meet all the members of the family whom we had not met. How blessed you and Mary are to have such a fine clan.

Jack, I'm so happy to see you reach this point in your life when you can relax and both of you can enjoy the fruits of your many years of dedicated and fruitful service. Your retirement, however, does cause some pangs of regret and personal selfishness to surface. For, you see, your leadership and wise counsel have meant much to me and have helped me in many ways.

You and Mary will remain in our thoughts and prayers, and we look forward to our future times together.

Sincerely,

A handwritten signature in black ink, appearing to be 'Fred', with a long, sweeping underline.

Mr. J. W. Herbert
Blue Cross and Blue Shield of Florida
Box 1798
Jacksonville, Florida 32231

FITZPATRICK - ORR, P.A.
RAYMOND J. FITZPATRICK, M.D.
LOUIS M. ORR, JR., M.D.

706 SOUTHWEST FOURTH AVENUE
GAINESVILLE, FLORIDA 32601

L.W.H. FEB 6 '79

January 31, 1979

Mr. and Mrs. Jack Herbert
Blue Cross Blue Shield of Florida
P.O. Box 1798
Jacksonville, Florida

Dear Jack and Mary:

At the recent farewell reception and dinner for you I did not get the chance I would like to have had to express to you my sincere regrets at your resignation. Also I did not quite have the opportunity to extend to you and Mary my very sincere wishes for a most glorious retirement filled with health and happiness. Toni joins me in doing so now.

Any time you two are over Gainesville way please, and I say this sincerely, give us a call and come on by for an Irish coffee and some chit chat. You are two very favorite people of ours and we sincerely hope that we can maintain contact with you into the future. Once again with much affection for you both, I am

Most Sincerely Yours,



Raymond J. Fitzpatrick, M.D.

RJF/kj

